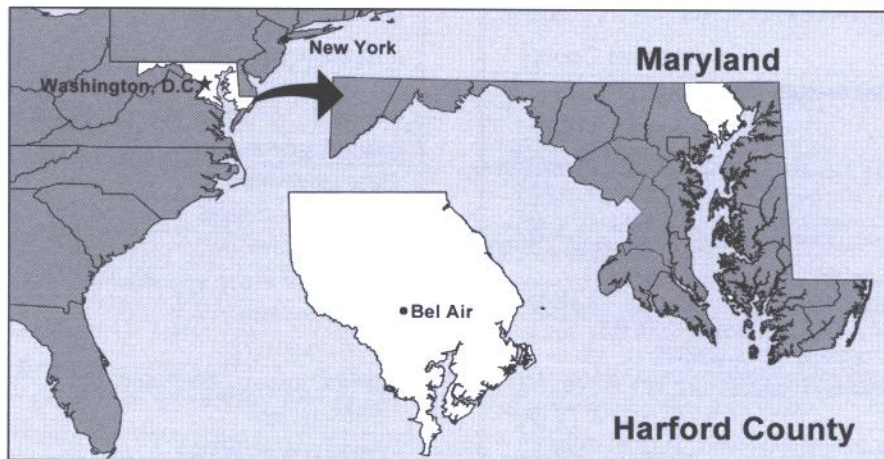


HARFORD COUNTY, MARYLAND

BRIEF ECONOMIC FACTS



Harford County's convenient location on the I-95 corridor in northeastern Maryland has made it one of Maryland's most desirable business locations. Situated within the Baltimore metropolitan area and located on Interstate 95, Harford County's strategic location offers businesses easy access to markets in New York, New Jersey, Pennsylvania, Washington, D.C., and Virginia. Main lines for CSX and Norfolk Southern railroads and Amtrak commuter lines provide additional transportation to Baltimore, BWI Airport, the University of Maryland, Annapolis, and Washington, D.C. The County's major business centers along the I-95/U.S. 40 corridor are located in Aberdeen, Belcamp, Edgewood, and Havre de Grace.

Harford County's 4,790 businesses employ 55,100 workers; an estimated 94 of these businesses have 100 or more workers. The U.S. Army Aberdeen Proving Ground is the major county employer and technology resource for the area. Private sector employers include Battelle Eastern Science and Technology Center, Custom Direct, Cytec Engineered Materials, Frito-Lay, EAI, GAP Atlantic Distribution Center, Independent Can Company, Northrop Grumman Information Technologies, Nutramax Laboratories, Rite Aid Mid-Atlantic Customer Support Center, SAIC, Saks Fifth Avenue, and Upper Chesapeake Health.

LOCATION

Driving distance from Bel Air:

	(in miles)	(in kilometers)
Atlanta, GA	674	1,084
Baltimore, MD	23	37
Boston, MA	372	599
Chicago, IL	690	1,110
New York, NY	164	264
Philadelphia, PA	75	121
Pittsburgh, PA	234	377
Richmond, VA	167	269
Washington, DC	61	98

CLIMATE

Yearly Precipitation (inches)	49.8
Yearly Snowfall (inches)	17.4
Summer Temperature (°F)	74.8
Winter Temperature (°F)	35.3
Duration of Freeze-Free Period	183 days

Note: Temperature and precipitation data based on 30 year averages.

National Oceanic and Atmospheric Administration; Maryland State Office of Climatology.

POPULATION

	Harford County	Baltimore PMSA*	Maryland
1990 Census	182,132	2,382,172	4,780,753
2000 Census	218,590	2,552,994	5,296,486
2005 Projection	234,700	2,655,800	5,583,650
2010 Projection	254,600	2,751,050	5,823,300
2015 Projection	268,200	2,813,200	6,028,250

*Represents Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne's Counties.

Selected areas population (2000 Census): Aberdeen, 13,842; Bel Air, 10,080; Edgewood, 23,378; Havre de Grace, 11,331.

U.S. Bureau of the Census; Maryland Department of Planning.

POPULATION DISTRIBUTION

(2000 Census)

Age	Number	Percent
Under 18	60,965	27.9
18 - 34	43,452	19.9
35 - 54	72,301	33.1
55 - 74	32,618	14.9
75 and over	9,254	4.2
Total	218,590	100.0

Note: Percentages may not add due to rounding.

U.S. Bureau of the Census.

HARFORD COUNTY, MARYLAND

LABOR AVAILABILITY

(by place of residence) Harford County

Civilian Labor Force (2002 annual averages):

Total civilian labor force	117,741
Employment	112,554
Unemployment	5,187
Unemployment rate	4.4%

Residents commuting outside the County to work (2000): 53,731 48.1%

Employment in selected occupations (2000):

Management, professional and related	42,471	38.0%
Service	14,549	13.0%
Sales and office	30,664	27.4%
Production, transp. and material moving	12,522	11.2%

Maryland Department of Labor, Licensing and Regulation, Office of Labor Market Analysis and Information; Maryland Department of Planning in conjunction with U.S. Bureau of the Census.

SELECTED EMPLOYERS

Firm	Product	Employment
Battelle	R&D	210
Bechtel National	Engineering/construction	125
Bottcher America Corp.	Printing rollers	177
Clorox Products Mfg. Co.	Household cleaning prod.	83
Collins & Aikman	Floor coverings	162
Custom Direct, Inc.	Checks, printed materials	329
Cytec Engineered Materials	Aerospace/ aircraft prod.	226
EAI	R&D/defense contractor	150
Frito-Lay, Inc.	Snack products	243
GAP Atlantic Distribution Ctr.	Apparel distribution	250
Harford Systems	Metal fabrication	150
Huber Engineered Materials	Chemicals	161
Independent Can Co.	Decorative cans	213
John H. Harland Company	Financ. document printing	175
May Company	Distribution	208
McCormick & Company	Spices and flavors	168
Mercedes-Benz of N.A.	Vehicle preparation center	66
Michel Distribution	Wholesale distribution	131
Northrop Grumman/ California Microwave	ARL systems	179
Nutramax Laboratories, Inc.	Nutraceuticals	120
Onguard Industries, LLC	Rubber footwear	105
Procter & Gamble	Distribution	165
RiteAid Mid-Atlantic Customer Support Center	Pharmaceuticals, consumer products	893
SAIC	Info and tech systems	430
Saks Fifth Avenue	Apparel distribution	500
Smiths Detection	Detection/protection syst.	121
Upper Chesapeake Health	Hospitals, HMOs	2,065
Harford County Office of Economic Development.		

EMPLOYMENT

(2002, by place of work)	Annual Average Employment	%	Average Weekly Wage
Industry			
Federal government	7,394	10.4	\$1,151
State government	502	0.7	658
Local government	8,399	11.8	678
Private sector	55,051	77.2	555
Nat'l resources and mining	163	0.2	445
Construction	5,364	7.5	668
Manufacturing	4,653	6.5	721
Trade, transp., and utilities	16,403	23.0	505
Information	788	1.1	775
Financial activities	2,831	4.0	723
Prof. and business services	8,605	12.1	686
Educ. and health services	7,275	10.2	568
Leisure and hospitality	6,519	9.1	221
Other services	2,394	3.4	453
Unclassified	56	0.1	521
Total	71,346	100.0	632

Note: Percentages may not add due to rounding.

Maryland Department of Labor, Licensing and Regulation, Office of Labor Market Analysis and Information.

HOURLY WAGE RATES

(2002)	Median	Entry	Experienced
Selected Occupations:			
Accountants	\$21.90	\$15.70	\$27.80
Bookkeeping/accounting clerks	12.10	7.00	15.50
Computer systems analysts	26.30	19.20	30.60
Customer service representatives	13.80	8.50	15.60
Electrical engineers	31.30	21.50	35.60
Electronic engineering technicians	25.20	20.10	27.70
Freight, stock and material movers, hand	8.30	7.10	10.20
Industrial truck operators	12.90	10.20	14.30
Machinists	17.20	13.50	19.70
Maintenance workers, machinery	13.80	10.70	15.00
Network administrators	24.30	20.50	27.30
Packaging and filling machine operators	10.40	7.40	12.60
Packers and packagers, hand	8.40	6.30	10.30
Secretaries	12.80	8.10	14.90
Shipping/receiving clerks	11.20	8.60	13.70
Tool and die makers	22.70	16.10	24.50

Note: These wages are an estimate of what workers might expect to receive in Harford and Cecil Counties. Wages may vary by industry, employer, and locality.

Maryland Department of Labor, Licensing and Regulation, Office of Labor Market Analysis and Information.

HARFORD COUNTY, MARYLAND

EFFECTIVE BUYING INCOME

2002 - Percent Households

Distribution	Harford County	Maryland	U.S.
Under \$25,000	17.6	22.6	30.0
\$25,000 - \$49,999	35.4	33.5	35.1
\$50,000 - \$74,999	28.0	23.5	19.8
\$75,000 and over	19.0	20.4	15.1
Median Household	\$47,889	\$45,023	\$38,035
Average Household	\$54,247	\$55,124	\$48,800
Per Capita	\$20,006	\$20,777	\$18,375
Total EBI (Millions)	\$4,593	\$114,513	\$5,340,683

Note: Effective Buying Income is money income less personal tax and nontax payments. It is commonly known as "disposable income." Percentages may not add due to rounding.

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EDUCATION

Educational Attainment - age 25 and over (2000):

High School Graduate or Higher	86.7%
Bachelor's Degree or Higher	27.3%

Public Schools

Number: 32 Elementary; 8 Middle; 9 High
Enrollment: 40,252 (Sept. 2002)
Cost per Pupil: \$7,312 (2001-2002)
Students per Teacher: 15.8 (Oct. 2002)
High School Career/Tech Enrollment: 5,044 (2002)
SAT Scores: 507-Verbal; 514-Math; 1,021-Total (2003)
High School Graduates: 2,603 (June 2003)
(Private schools: Number - 43; Enrollment - 5,666 Sept. '02)

Special Academic Programs:

- Aberdeen Science and Math Academy, opening fall 2004
- Cisco Networking Academy at Joppatowne High School, open to Harford County students
- Academy of Finance at Edgewood High School, open to Harford County students

Higher Education

Enrollment ('02) Degrees ('02)

2-Year Institution

Harford Community College	5,447	443
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The Higher Education and Applied Technology (HEAT) Center hosts undergraduate and graduate level courses through a partnership between Harford Community College and eight major Maryland colleges and universities, including Johns Hopkins and the University of Maryland College Park. Several other universities host satellite programs at Aberdeen Proving Ground.

Maryland State Department of Education and Higher Education Commission; Harford County Office of Economic Development; U.S. Bureau of the Census.

TAX RATES

	Harford County	Maryland
Corporate Income Tax (2004)	none	7.0%
Base - Federal taxable income.		
Personal Income Tax (2004)	3.06%	4.75%*
Base - Federal adjusted gross income.		
*Graduated tax peaking at 4.75% on taxable income over \$3,000.		
Sales and Use Tax (2004)	none	5.0%
Exempt - sales for resale; manufacturer's purchase of raw materials; manufacturing machinery and equipment; purchases of materials and equipment used in R&D and testing of finished products; purchases of computer programs for reproduction or incorporation into another computer program for resale.		
Real Property Tax (FY 2004)	\$1.092	\$0.132
Effective rate per \$100 of assessed value.		
In addition to this rate, there are some miscellaneous taxes and/or special taxing areas. In an incorporated area, the County rate may vary and a municipal rate will also apply.		
Business Personal Property Tax (FY 2004)	\$2.73	none
Rate per \$100 of depreciated value.		
Exempt - manufacturing and R&D machinery, equipment, materials and supplies; manufacturing, R&D, and warehousing inventory. In an incorporated area, the County rate may vary and a municipal rate will also apply.		
Major Tax Credits Available		
Enterprise Zone; Job Creation; Research and Development.		
Maryland State Department of Assessments and Taxation; Comptroller of the Treasury.		

BUSINESS/INDUSTRIAL PROPERTY

Harford County is home to over 20 business parks. Buildings are available for office, light manufacturing, warehouse/distribution, technology, and R&D firms. Sites are available for sale or lease with build-to-suit opportunities. Two designated Enterprise Zones lie within the Edgewood/Joppa and Greater Aberdeen/Havre de Grace areas of U.S. 40. The County offers businesses excellent access to I-95 and U.S. 40. Rail is provided by CSX and Norfolk Southern. Water, sewer, gas, fiber optic lines, and redundant power sources are also available.

Box Hill Corporate Center - Located at I-95, MD Rt. 24 and Emmorton Rd., the 150-acre center includes one million sq. ft. of planned office and flex space. Nearby conference centers, hotel, and family services make the location ideal for business.

Water's Edge Corporate Campus - The 141-acre Corporate Campus is part of a 200+ acre mixed-use development that includes executive waterfront housing, office and professional centers on the scenic Bush River. Water's Edge Corporate Campus offers state-of-the-art office and technical facilities with ample parking and build-to-suit opportunities.

Market Profile Data

Land - cost per acre	Low	High	Average
Industrial	\$30,000	\$125,000	\$65,000
Office	\$50,000	\$200,000	\$100,000
Rental Rates - per square foot			
Warehouse / Industrial	\$3.75	\$7.00	\$4.75
Flex / R&D / Technology	\$4.50	\$12.00	\$8.25
Class A Office	\$12.50	\$18.00	\$14.67
Harford County Office of Economic Development.			

HARFORD COUNTY, MARYLAND

TRANSPORTATION

Highways: I-95, U.S. 1, U.S. 40 and MD 24.

Rail: Freight - CSX Transportation and Norfolk Southern Railroad. Passenger - MARC (commuter rail).

Mass Transit: MTA Flyer commuter bus from Harford County to Baltimore City; Harford County Transportation Services (HCTS) public bus service with 7 routes in the County, and connections to MTA Flyer and MARC commuter train.

Truck: 60 motor freight common carriers serve the County.

Water: Served by the Port of Baltimore, 50' channel; a leading U.S. automobile and break-bulk port; 6 public terminals including the state-of-the-art Intermodal Container Transfer Facility.

Air: Served by Baltimore/Washington International Airport (BWI). Charter service at Aldino, Fallston, and Forest Hill Airports.

UTILITIES

Electricity: Baltimore Gas and Electric and Conectiv Power Delivery.

Gas: Natural gas supplied by Baltimore Gas and Electric.

Water: County and municipal systems serve the County. Municipal systems serve Havre de Grace and Aberdeen. A privately-run public system serves Bel Air.

Sewer: County and municipal systems serve the County.

Telecommunications: Local Carriers - Verizon Communications-MD and other local providers offer service on proprietary or leased infrastructure. Long Distance Carriers - AT&T, MCI WorldCom, Sprint, and over 250 additional carriers and resellers of WATS and MTS.

GENERAL INFORMATION

County Seat - Bel Air

Government - County executive and seven county council members elected for four-year terms; charter form of government.

Elevation - Sea level to 803 feet

Land Area - 448 square miles

RECREATION and CULTURE

Harford County offers visitors a wealth of opportunities and amenities for exploration and entertainment. Parks, sports complexes, shopping, and dining options provide a superior quality of life for residents and tourists.

Twenty recreation councils serve the leisure needs of Harford County communities. The County offers 6,850 acres of protected open-space and 6,626 acres of State parkland to the public. Harford County is home to eight golf courses including Bulle Rock, which ranked third in the "2003 Zagat Survey of America's Top Courses". In addition, the Department of Parks & Recreation, through its relationship with community-based volunteer recreation councils, offers a variety of leisure programs and special facilities to county residents of all ages.

Of special interest are Ripken Stadium, the Anita C. Leight Estuary Center, Swan Harbor Farm, Steppingstone Museum in Susquehanna State Park, Decoy Museum, US Army Ordnance Museum at Aberdeen Proving Ground, cultural arts programs at Harford Community College, Ma and Pa Heritage Corridor Bike and Hike Trail, Ladew Topiary Gardens and Liriodendron, which is a center for county history and cultural arts.

Harford County offers residents and tourists cultural activities and events year-round including farmers markets, fairs, festivals, baseball games, plays, and concerts. Popular annual events include Bel Air's Arts Festival, Barbecue Bash and Chocolate Festival, Havre de Grace's Decoy and Arts Festivals, the Darlington Apple Festival, Swanfest Arts Festival, Aberdeen Heritage Days, and Aberdeen Proving Ground's Armed Forces Week. Contact Harford County Tourism Council, Inc. at (800)-597-2649 or visit their website at www.harfordmd.com for more information regarding special interest locations, programs, and events.



ECONOMIC DEVELOPMENT CONTACTS:

Division of Business Development
Maryland Department of Business & Economic Development
217 E. Redwood Street • Baltimore, Maryland 21202
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http://www.co.ha.md.us/economic_development